

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
216 Haddon Avenue, Suite 406
Westmont, NJ 08108
Main Phone: 609-250-0700
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
CIT Bank, N.A., fka One West Bank, N.A., fka One
West Bank, FSB

In Re:

Pradeep Kumar,

Debtor.



Order Filed on December 28, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-28476 CMG

Adv. No.:

Hearing Date: 11/15/2017 @ 9:00 a.m..

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: December 28, 2017

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

(Page 2)

Debtor: Pradeep Kumar

Case No: 16-28476 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 9 Abbington Lane, Princeton junction, NJ, 08550, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and George E. Veitengruber, III, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 13, 2017, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2017 through December 2017 for a total post-petition default of \$15,885.90 (5 @ \$3,908.69 less suspense \$3,657.55); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$3,000.00.00 directly to Secured Creditor no later than November 17, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$12,885.90 will be paid over six months by Debtor remitting \$2,147.65 per month, which additional payments shall begin on December 1, 2017 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2017, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Pradeep Kumar
Debtor

Case No. 16-28476-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2017.

db +Pradeep Kumar, 9 Abbington Lane, Princeton junction, NJ 08550-2829

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlson on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor CIT Bank, N.A. nj_ecf_notices@buckleymadole.com, NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure on behalf of Creditor CIT Bank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB nj_ecf_notices@buckleymadole.com, NJ_ECF_Notices@McCalla.com
Gavin N. Stewart on behalf of Creditor CIT Bank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB BKNJ@buckleymadole.com
George E Veitengruber, III on behalf of Debtor Pradeep Kumar Gveitengruberresq@gmail.com, knapolitano15@gmail.com
Rebecca Ann Solarz on behalf of Creditor CIT Bank, N.A., fka One West Bank, N.A., fka One West Bank, FSB rsolarz@kmlawgroup.com

TOTAL: 8